

receiving a request from a user at a second data terminal requiring authentication, the second data terminal being located remotely from the centralized computer;

inputting, at the second data terminal, a second graphical representation of the subject;

activating the centralized computer with an activation card to download stored information from the centralized computer, the activation card only possessing activation means without graphical representations ;

downloading, from the centralized computer, information representative of the previously stored first graphical representation of the subject;

comparing, at the location of the second data terminal, the first and second graphical representations of the subject; [and]

authenticating the user if the first and second graphical representations of the subject are substantially the same[;], and

wherein the graphical representation of the subject includes one physical trait of the subject.

Cancel claims 1-5 without prejudice.

Cancel claim 9 without prejudice.

Cancel claim 10 without prejudice.

Cancel claim 14 without prejudice.

REMARKS

The attorneys of the applicant thank the Examiner for his time and suggestions for overcoming the instant rejections as discussed in the interview on May 4, 1998 and in the telephone conversation of June 16, 1998.